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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re: BISCHOF, MATHIAS M  
 BISCHOF, BETH A

§ Case No. 15-40206

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Debtor(s)

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on November 25, 2015. The undersigned trustee was appointed on November 25, 2015.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 8,070.19

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>86.07</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	<u>\$ 7,984.12</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 03/31/2016 and the deadline for filing governmental claims was 05/23/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,557.02. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,557.02, for a total compensation of \$1,557.02.<sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/02/2018 By: /s/THOMAS E. SPRINGER, TRUSTEE

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 15-40206

**Trustee:** (330640) THOMAS E. SPRINGER, TRUSTEE

**Case Name:** BISCHOF, MATHIAS M  
BISCHOF, BETH A

**Filed (f) or Converted (c):** 11/25/15 (f)

**§341(a) Meeting Date:** 12/21/15

**Period Ending:** 01/02/18

**Claims Bar Date:** 03/31/16

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=\$554(a)	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Personal residence 1/2 undivided interest in 6N009 Foxwoods Ct, St Charles, IL 60175, Debtor's father, Donald Bischof, owns remaining, interest	191,500.00	0.00		0.00	FA
2	Lot 19 Meadow Ridge Subdivision - vacant 1.19 acre, lot adjacent to debtors' residence owned by Mathias, Bischof; unencumbered Trustee investigated lot; tax liens exceed value; see memo (See Footnote)	50,000.00	0.00		0.00	FA
3	Checking Acct #XXXX0202 Chase Bank Orig. Description: Checking Acct 536 Randall Rd South Elgin, IL 60177	1,047.15	0.00		0.00	FA
4	Checking Acct #XXXX4959 Fifth-Third Bank 460 S Randall Rd South Elgin, IL 60177	15.31	0.00		0.00	FA
5	Savings Acct #XXXX8119 Fifth-Third Bank 460 S Randall Rd South Elgin, IL 60177	865.43	0.00		0.00	FA
6	Savings Acct#XXXX8101 Fifth-Third Bank 460 S Ran 460 S Randall Rd South Elgin, IL 60177	31.13	0.00		0.00	FA
7	Checking Acct #XXXX9364 West Suburban Bank 711 Westmore Meyers Rd Lombard, IL 60148-3777	700.00	0.00		0.00	FA
8	Miscellaneous furniture and furnishings	1,000.00	0.00		0.00	FA
9	CUNA Mutual Group Term Life Policy #XXXX6216 Orig. Description: CUNA \$100,000 Face value Beth Bischof beneficiary No cash value	0.00	0.00		0.00	FA
10	CUNA Mutual Group Term Life Policy #XXXX6216	0.00	0.00		0.00	FA
11	401(k) Acct #XXXX0415 Fidelity PO Box 770001 Cincinnati, OH 45277	16,121.00	0.00		0.00	FA
12	50 shares Starbucks	3,137.00	0.00		0.00	FA
13	Possible 2015 tax refund	Unknown	8,603.10		8,070.19	FA
14	2014 Jeep Grand Cherokee - 55,300 miles	38,948.00	0.00		0.00	FA
15	2013 Chrysler T&C Touring - 47,000 miles	13,884.00	0.00		0.00	FA
16	1983 14 foot Bayliner Capri boat	2,000.00	0.00		0.00	FA

16	Assets Totals (Excluding unknown values)	\$319,249.02	\$8,603.10	\$8,070.19	\$0.00
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**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

**Case Number:** 15-40206 **Trustee:** (330640) THOMAS E. SPRINGER, TRUSTEE  
**Case Name:** BISCHOF, MATHIAS M **Filed (f) or Converted (c):** 11/25/15 (f)  
BISCHOF, BETH A **§341(a) Meeting Date:** 12/21/15  
**Period Ending:** 01/02/18 **Claims Bar Date:** 03/31/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

RE PROP# 2 Trustee had realtor appraise vacant lot and it was determined that lot is land locked and therefore the only interested buyers were the adjacent landowners which reduced its value to \$10,000-\$15,000. Further investigation discovered there were tax liens in excess of \$10,000.00 and thus no equity for the estate.

**Major Activities Affecting Case Closing:**

Trustee and Debtors agreed for debtors to turnover their 2015 tax refund and an order was entered February 19, 2016 ordering same. Debtor's attorney has advised that the Debtor and co-debtor are separated and that the Debtor received the refund and spent it. Trustee will be filing an adversary to revoke the Debtor's discharge.

**Initial Projected Date Of Final Report (TFR):** December 15, 2017 **Current Projected Date Of Final Report (TFR):** December 15, 2017

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 15-40206  
**Case Name:** BISCHOF, MATHIAS M  
 BISCHOF, BETH A  
**Taxpayer ID #:** \*\*-\*\*\*8133  
**Period Ending:** 01/02/18

**Trustee:** THOMAS E. SPRINGER, TRUSTEE (330640)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*516866 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/28/17	{13}	Mathias Bischof via Derrick B. Hager, Attorney	Turnover Tax Refund	1124-000	1,000.00		1,000.00
03/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	990.00
04/04/17	{13}	Mathias Bischof via Derrick B. Hager, Attorney	Turnover Tax Refund	1124-000	2,000.00		2,990.00
04/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,980.00
05/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,970.00
06/30/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,960.00
07/25/17	{13}	Mathias & Beth Bischof	Turnover Tax Refund	1124-000	5,070.19		8,030.19
07/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	8,020.19
08/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.68	8,007.51
09/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		11.13	7,996.38
10/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.26	7,984.12

<b>ACCOUNT TOTALS</b>	<b>8,070.19</b>	<b>86.07</b>	<b>\$7,984.12</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>8,070.19</b>	<b>86.07</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$8,070.19</b>	<b>\$86.07</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # ****516866	8,070.19	86.07	7,984.12
	<b>\$8,070.19</b>	<b>\$86.07</b>	<b>\$7,984.12</b>

**EXHIBIT C**  
**ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** March 31, 2016

**Case Number:** 15-40206

**Page:** 1

**Date:** January 2, 2018

**Debtor Name:** BISCHOF, MATHIAS M

**Time:** 03:34:09 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	THOMAS E. SPRINGER, TRUSTEE 300 S. County Farm Rd., Ste. I Wheaton, IL 60187	Admin Ch. 7		\$1,557.02	\$0.00	1,557.02
200	Clerk of the US Bankruptcy Court 219 S. Dearborn Street Chicago, IL 60604	Admin Ch. 7	Deferral of filing fee; adversary case #17-00069	\$350.00	\$0.00	350.00
ATTYFEE S 210	THOMAS E. SPRINGER SPRINGER BROWN, LLC 300 S. County Farm Rd., Suite I Wheaton, IL 60187	Admin Ch. 7		\$6,483.50	\$0.00	6,483.50
1 100	Bridgeview Bank Group Co Beau T Greiman, Greiman,,Rome & Griesmeyer, LLC,24115 W 103rd St Suite B Naperville, IL 60564	Secured	Claim allowed in the secured amount of \$1,000 and balance unsecured (\$44,944.27) pursuant to Order entered 12/1/17	\$1,000.00	\$0.00	1,000.00
1A 610	Bridgeview Bank Group Co Beau T Greiman, Greiman,,Rome & Griesmeyer, LLC,24115 W 103rd St Suite B Naperville, IL 60564	Unsecured	Claim allowed in the secured amount of \$1,000 and balance unsecured (\$44,944.27) pursuant to Order entered 12/1/17	\$44,944.27	\$0.00	44,944.27
2 610	Weiler & Lengle, P.C. 2445 Dean Street, Suite G St. Charles, IL 60175-4828	Unsecured		\$5,800.00	\$0.00	5,800.00
3 610	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$3,240.93	\$0.00	3,240.93
4 610	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$1,136.05	\$0.00	1,136.05
5 610	First National Bank of Omaha 1620 Dodge Street, Stop code 3105 Omaha, NE 68197	Unsecured		\$8,111.65	\$0.00	8,111.65
6 610	Neri Landscaping PO Box 1053 Saint Charles, IL 60174	Unsecured		\$756.00	\$0.00	756.00
7 610	Capital One, N.A. c o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701	Unsecured		\$398.43	\$0.00	398.43
8 610	American InfoSource LP as agent for Verizon PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured		\$189.25	\$0.00	189.25

**EXHIBIT C**  
**ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** March 31, 2016

**Case Number:** 15-40206

Page: 2

**Date:** January 2, 2018

**Debtor Name:** BISCHOF, MATHIAS M

**Time:** 03:34:09 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
9 610	Portfolio Recovery Associates, LLC Successor to Synchrony Bank (Lowe's) POB 41067 Norfolk, VA 23541	Unsecured		\$1,516.98	\$0.00	1,516.98
<< Totals >>				75,484.08	0.00	75,484.08

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-40206

Case Name: BISCHOF, MATHIAS M

Trustee Name: THOMAS E. SPRINGER, TRUSTEE

**Balance on hand:** \$ 7,984.12

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Bridgeview Bank Group	1,000.00	1,000.00	0.00	1,000.00

Total to be paid to secured creditors: \$ 1,000.00

Remaining balance: \$ 6,984.12

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - THOMAS E. SPRINGER, TRUSTEE	1,557.02	0.00	1,557.02
Attorney for Trustee, Fees - THOMAS E. SPRINGER	6,483.50	0.00	5,077.10
Charges, U.S. Bankruptcy Court	350.00	0.00	350.00

Total to be paid for chapter 7 administration expenses: \$ 6,984.12

Remaining balance: \$ 0.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 0.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 66,093.56 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1A	Bridgeview Bank Group	44,944.27	0.00	0.00
2	Weiler & Lenge, P.C.	5,800.00	0.00	0.00
3	Capital One Bank (USA), N.A.	3,240.93	0.00	0.00
4	Capital One Bank (USA), N.A.	1,136.05	0.00	0.00
5	First National Bank of Omaha	8,111.65	0.00	0.00
6	Neri Landscaping	756.00	0.00	0.00
7	Capital One, N.A.	398.43	0.00	0.00
8	American InfoSource LP as agent for	189.25	0.00	0.00
9	Portfolio Recovery Associates, LLC	1,516.98	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00